

ABSTRACT OF THE DISCLOSURE

A method for determining online financial transaction veracity, the method including determining a network address associated with an online payer in connection with an online payment instruction, determining an online payer location associated with the network address, receiving a payment instrument identification from the online payer, comparing the online payer location to a valid payment location profile associated with the payment instrument identification, and identifying the online payment instruction as a suspected fraudulent online payment attempt where the online payer location does not match the valid payment location profile.